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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In Re: ATA HAMDAN AND FATMEH HAMDAN Debtors	Chapter 13 Case No: 09-33195 **DECLARATION OF FATMEH HAMDAN CONCERNING SOURCES OF INCOME** Meeting of Creditors Date: November 19, 2009 Time: 10:00 AM Place: 235 Pine Street, Suite 850 San Francisco, CA 94104 Confirmation Hearing Date: December 9, 2009 Time: 1:30 PM Place: 235 Pine Street, 22nd Place San Francisco, CA 94104

I, Fatmeh Hamdan, hereby declare as follows:

1. I am joint debtor with my husband, Ata Hamdan, in the above-captioned matter. If called as a witness, I can competently testify to the facts set forth herein. The statements set forth herein are based upon my personal knowledge.
2. I filed a Chapter 13 bankruptcy case on October 17, 2009.
3. I am 71 years old and retired.
4. Among the assets included in the bankruptcy estate is my primary residence located at 3245

Case: 09-33195 Doc# 23 Filed: 11/16/09 Entered: 11/16/09 15:37:31 Page 1 of 2

Countryside Drive, San Mateo, CA 94403. (hereinafter the “Property”).

5. I have lived at the Property with my husband since its purchase on March 2005.
6. My son, Mohammed Hamdan, and his family have also lived in the residence since its purchase in March 2005.
7. In exchange for the ability to live at the Property, Mohammed pays rent. Prior to filing for bankruptcy, rent was in the form of paying an amount equivalent to the mortgage obligations to Washington Mutual Bank. These amounts were $3,401.00 for the first mortgage and $756.10 for the second mortgage.
8. The rental payments were appropriately reported as income on the joint tax return filed by my husband, Ata Hamdan, and me. Copies of the 2007 and 2008 tax returns are attached hereto as Exhibit A.
9. In addition to the rent paid by my son, my husband and I own property in Jerusalem, Palestine for which we receive rent in the amount of $2,200.00 per month.
10. My husband receives Social Security payments in the amount of $425.34 per month.
11. I recently applied for Social Security payments and anticipate that I will receive approximately the same monthly amount as my husband receives starting in December 2009.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct to the best of my knowledge.

Executed on November 16, 2009.

_/s/ Fatmeh Hamdan_______________________
FATMEH HAMDAN

Case: 09-33195 Doc# 23 Filed: 11/16/09 Entered: 11/16/09 15:37:31 Page 2 of 2